

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☒ 0 Valuation of Security ☐ 0 Assumption of Executory Contract or Unexpired Lease ☒ 1 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-19690
Windzor Jean Judge: Gambardella
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 10-4-2019
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: sk

Initial Debtor: wj

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 495.00 per month to the Chapter 13 Trustee, starting on 6-11-18 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: 190 Shepard Avenue East Orange, NJ 07018

Proposed date for completion: 4-4-20

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ 3077.00 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Ocwen (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION	DSO	\$600.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☐ None

☒ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
Laura virginia Jean	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.	\$600.00	\$600.00

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
OCWEN LOAN SERVICES	190 Shepard Ave East Orange NJ mortgage	TBD loan mod	TBD loan mod	TBD loan mod	\$3,077.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Toyota Motor Credit	Toyota Rav 4 2014	19,582.97	14,876.00	None	14,876.00	9%	14,876.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Toyota Motor Credit	Toyota Rav 4 2014	19,582.97	14,876.00	14,876.00	4706.97

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Debtor attorney fees as approved by the Court
- 3) priority claim to Laura virginia Jean
- 4) Toyota Finance on cram down
- 5) pro rata unsecureds

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12-13-18.

Explain below why the plan is being modified: <u>extending the date to complete loss mitigation</u>	Explain below how the plan is being modified: <u>extended the date for loss mitigation</u>
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 10-4-2019

/s/ Windzor Jean
Debtor

Date: _____

Joint Debtor

Date: 10-4-2019

/s/ Shmuel Klein
Attorney for Debtor(s)

Certificate of Notice Page 11 of 12
 United States Bankruptcy Court
 District of New Jersey

In re:
 Windzor Jean
 Debtor

Case No. 18-19690-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Oct 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2019.

db +Windzor Jean, 190 Shepard Avenue Apt1, East Orange, NJ 07018-2469
 aty +Richard Mark Citron, RAS CITRON LLC, 130 Clinton Road, Suite 202,
 Fairfield, NJ 07004-2927
 cr +Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853
 517636937 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517527081 +Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
 518421063 +Citron, Richard, Mark of, RAS Citron LLC, 130 Clinton Road, Ste. 202,
 Fairfield, NJ 07004-2927
 517527086 +East Orange Vah Fcu, 385 Tremont Ave, East Orange, NJ 07018-1023
 517527087 +Jeffery Grabowski ESQ., 239 Paterson Ave, East Rutherford, NJ 07073-1805
 517660183 +Laura Virginia Jean, 540 Grandwarlea Dr. APT 815, Hope Mills, NC 28348-8201
 517527089 +Lincoln Technical Institute, 502 W. Germantown Pke., Plymouth Meeting, PA 19462-1314
 517527090 +Ocwen, PO Box 785058, Orlando, FL 32878-5058
 517570553 +Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 517527091 +P.S. E & G, P.O. Box 14444, New Brunswick, NJ 08906-4444
 518049827 +PHH Mortgage Corporation, Bankruptcy department, 1 Mortgage Way, Mail stop SV-22,
 Mt Laurel, NJ 08054-4637
 518049828 +PHH Mortgage Corporation, Bankruptcy department, 1 Mortgage Way, Mail stop SV-22,
 Mt Laurel, NJ 08054, PHH Mortgage Corporation, Bankruptcy department 08054-4637
 517527092 Paul Marshall, 5118 Robert J Mathew Parkway, El Dorado Hills, CA 95762-5703
 517527095 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Corp., 5005 N.River Blvd North East,
 Cedar Rapids, IA 52411)
 517573720 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 08 2019 00:14:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 08 2019 00:14:52 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517527078 E-mail/Text: bnc-applied@quantum3group.com Oct 08 2019 00:15:15 Applied Card Bank,
 4700 Exchange Court, Boca Raton, FL 33431
 517527079 +E-mail/Text: EBNProcessing@afni.com Oct 08 2019 00:15:02 AT & T Mobility,
 c/o AFNI Collection, P.O. Box 3097, Bloomington, IL 61702-3097
 517527082 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 08 2019 00:22:34 Capital One,
 PO Box 30285, Salt Lake City, UT 84130-0285
 517527083 +E-mail/PDF: AIS.COAF.EBN@americaninfosource.com Oct 08 2019 00:21:44
 Capital One Auto Finance, PO Box 30285, Salt Lake City, UT 84130-0285
 517539039 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 08 2019 00:22:35
 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
 517539140 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 08 2019 00:22:35
 Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 517527084 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 08 2019 00:14:36 Comenitycapital/boscof,
 Po Box 182125, Columbus, OH 43218-2125
 517527085 +E-mail/Text: mrdiscen@discover.com Oct 08 2019 00:13:44 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 517640639 E-mail/PDF: resurgentbknofifications@resurgent.com Oct 08 2019 00:22:54
 LNVN Funding, LLC its successors and assigns as, assignee of LendingClub Corporation,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517527088 +E-mail/Text: bk@lendingclub.com Oct 08 2019 00:15:21 Lending Club Corp, 71 Stevenson St,
 Suite 300, San Francisco, CA 94105-2985
 517646044 +Fax: 407-737-5634 Oct 08 2019 00:42:01 Ocwen Loan Servicing, LLC, 1661 Worthington Road,,
 Suite 100,, West Palm Beach,, FL 33409-6493
 517634061 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 08 2019 00:21:34
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,
 Norfolk VA 23541
 517634266 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 08 2019 00:23:43
 Portfolio Recovery Associates, LLC, c/o Jetblue Card, POB 41067, Norfolk VA 23541
 517615648 E-mail/Text: bnc-quantum@quantum3group.com Oct 08 2019 00:14:46
 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,
 Kirkland, WA 98083-0788
 517543544 E-mail/Text: bnc-quantum@quantum3group.com Oct 08 2019 00:14:46
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 517527093 +E-mail/PDF: gecsedirecoverycorp.com Oct 08 2019 00:21:22 Synch/PLCC, Po Box 965064,
 Orlando, FL 32896-5064
 517527691 +E-mail/PDF: gecsedirecoverycorp.com Oct 08 2019 00:22:23 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517527094 +E-mail/PDF: gecsedirecoverycorp.com Oct 08 2019 00:22:24 Synchrony Bank/Lowes,
 Po Box 956060, Orlando, FL 32896-0001

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 40

Date Rcvd: Oct 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517632653 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 08 2019 00:21:57 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517527096 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 08 2019 00:13:34
Verizon Fios, P.O. Box 4830, Trenton, NJ 08650-4830

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City,, OK 73118-7901
cr* +Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
517527080 ##+Bank Of America, Po Box 26012, Greensboro, NC 27420-6012

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2019 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor Ocwen Loan Servicing, LLC ajennings@rasflaw.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Shmuel Klein on behalf of Debtor Windzor Jean shmuel.klein@verizon.net,
bleichmanklein@gmail.com;kleinsr88450@notify.bestcase.com
Sindi Mncina on behalf of Creditor Ocwen Loan Servicing, LLC smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7